

Information to identify the case:

Debtor 1 William H. Minney
First Name Middle Name Last Name
Debtor 2 Tammy J. Minney
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4436
EIN -----
Social Security number or ITIN xxx-xx-8236
EIN -----

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **13-20820-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William H. Minney

Tammy J. Minney
fka Tammy J. Comley-Bryan

7/17/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
 William H. Minney
 Tammy J. Minney
 Debtors

Case No. 13-20820-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 34

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db/jdb +William H. Minney, Tammy J. Minney, 237 Valley Road, Canonsburg, PA 15317-9524
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
 cr +OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, Pa 18976-3400
 cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
 cr +Southern Auto, 6700 N. Andrews Ave., Ste 500, Ft. Lauderdale, FL 33309-2199
 13578417 +Am Std Asst, 100 Cambridge St., Suite 1600, Boston, MA 02114-2518
 13578419 +Cb Accts Inc / UPP univ of PGH, 124 Sw Adams St. Suite 215, Peoria, IL 61602-2321
 13613699 +Char-Houston Sch. Dist./Chartiers Twp., c/o PA Municipal Service Co., 336 Delaware Ave., Dept. W-12, Oakmont, PA 15139-2138
 13709510 +Chartiers Twp. Hydrant & Light, c/o PAMS, 336 Delaware Ave., Oakmont, PA 15139-2138
 13578420 +Chase, 10790 Rancho Bernardo Rd, San Diego, CA 92127-5705
 13578421 +Domestic Relations, 29 West Cherry Ave, Suite 311, Washington, PA 15301-6807
 13937588 +HSBC Bank USA, National Association, as, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412
 13578424 +Nco Fin /99 / Progressive Insurance, Po Box 15636, Wilmington, DE 19850-5636
 13578425 +Nco Fin/55 / UPMC St. Margaret, Pob 15270, Wilmington, DE 19850-5270
 13914841 OCWEN LOAN SERVICING, LLC, ATTN: BANKRUPTCY DEPARTMENT, P.O. BOX 24605, WEST PALM BEACH, FLORIDA 33416-4605
 13659018 +UPP-University of Pittsburgh, c/o Convergent Healthcare Recoveries, PO Box 1289, Peoria, IL 61654-1289
 13578427 +USA, 411 7th Avenue, 5th Floor, Pittsburgh, PA 15219-1919

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 18 2018 02:24:13 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 13578416 +EDI: AFNIRECOVERY.COM Jul 18 2018 05:53:00 Afni, Inc. / Verizon, Attn: Bankruptcy,
 Po Box 3097, Bloomington, IL 61702-3097
 13578418 +E-mail/Text: bankruptcy@tebofinancial.com Jul 18 2018 02:23:54 Atlantic Fin,
 4801 Dressler Rd. Nw, Suite 194, Canton, OH 44718-3667
 14262034 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 18 2018 02:24:52 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA. 92619-7071
 14254043 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 18 2018 02:24:52 Consumer Portfolio Services, Inc., P.O. Box 98705, Phoenix, AZ 85038-0705
 13657910 EDI: ECMC.COM Jul 18 2018 05:53:00 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 13578422 +E-mail/Text: bknotice@ercbpo.com Jul 18 2018 02:24:42 Enhanced Recovery / Dish Network,
 Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13578423 +EDI: IRS.COM Jul 18 2018 05:58:00 Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 13650884 EDI: JEFFERSONCAP.COM Jul 18 2018 05:53:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13668050 EDI: RESURGENT.COM Jul 18 2018 06:03:00 LVNV Funding, LLC its successors and assigns as,
 assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services,
 PO Box 10587, Greenville, SC 29603-0587
 13591136 E-mail/Text: blegal@phfa.org Jul 18 2018 02:24:34 PHFA/HEMAP, 211 NORTH FRONT ST,
 PO BOX 8029, HARRISBURG, PA 17105
 13582191 +E-mail/Text: bankruptcy@cavps.com Jul 18 2018 02:24:58 Precision Recovery Analytics, Inc,
 c/o Cavalry Advisory Services, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13623903 EDI: Q3G.COM Jul 18 2018 05:58:00 Quantum3 Group LLC as agent for,
 Elite Recovery Acquisitions LLC, PO Box 788, Kirkland, WA 98083-0788
 13656615 EDI: Q3G.COM Jul 18 2018 05:58:00 Quantum3 Group LLC as agent for, Collins Asset Group,
 PO Box 788, Kirkland, WA 98083-0788
 13623902 EDI: Q3G.COM Jul 18 2018 05:58:00 Quantum3 Group LLC as agent for,
 Galaxy Asset Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788
 13584335 +E-mail/Text: bankruptcy@tebofinancial.com Jul 18 2018 02:23:54 TEBO FINANCIAL SERVICES,
 4801 DRESSLER RD. NW, SUITE 194, CANTON, OHIO 44718-3667
 13696991 EDI: ECMC.COM Jul 18 2018 05:53:00 US Department of Education, PO BOX 16448,
 St Paul MN 55116-0448

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Bank USA, National Association, as Trustee of
 cr Select Portfolio Servicing Inc. as servicing agent
 13578426 PA Housing Fin. Agency, 2101 North Front Street

District/off: 0315-2

User: amaz
Form ID: 3180W

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jul 17, 2018

13613698* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
cr ##+SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 andygornall@latouflawfirm.com
Danielle Boyle-Ebersole on behalf of Creditor HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 debersole@hoflawgroup.com, bbbleming@hoflawgroup.com
Danielle Boyle-Ebersole on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for HSBC Bank USA, National Association, as Trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 debersole@hoflawgroup.com, bbbleming@hoflawgroup.com
David A. Rice on behalf of Joint Debtor Tammy J. Minney ricelaw1@verizon.net, lowdenscott@gmail.com
David A. Rice on behalf of Debtor William H. Minney ricelaw1@verizon.net, lowdenscott@gmail.com
James Warmbrodt on behalf of Creditor HSBC Bank USA, National Association, as Trustee of the First NLC Trust 2005-4, Mortgage-Backed Certificates, Series 2005-4 bkgroup@kmlawgroup.com
Leslie J. Rase, Esq. on behalf of Creditor OCWEN LOAN SERVICING, LLC lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com
Matthew Christian Waldt on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for HSBC Bank USA, National Association, as Trustee for First NLC Trust 2005-4 Mortgage-Backed Certificates, Series 2005-4 mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Scott R. Lowden on behalf of Debtor William H. Minney niclowlgl@comcast.net
Scott R. Lowden on behalf of Joint Debtor Tammy J. Minney niclowlgl@comcast.net

TOTAL: 14